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Electronic Patent Application Submission  
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EFS ID: 49762

Application ID: 10624837



Title of Invention:

METHOD AND APPARATUS TO  
FACILITATE PREDICTIVE  
PRESENTMENT OF THE VALID  
PAYMENT OPTIONS

First Named Inventor: Don Teague

Domestic/Foreign Application: Domestic Application

Filing Date: 2003-07-21

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Statement

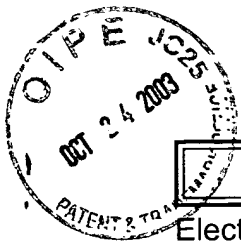
Filing Type:

Confirmation number: 6575

Attorney Docket Number: 5776P006

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## TRANSMITTAL

Electronic Version v1.1

Stylesheet Version v1.1.0

Title of Invention	METHOD AND APPARATUS TO FACILITATE PREDICTIVE PRESENTMENT OF THE VALID PAYMENT OPTIONS									
Application Number: 10/624837 										
Date: 2003-07-21										
First Named Applicant: Don Teague										
Confirmation Number: 6575										
Attorney Docket Number: 5776P006										
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<table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>William W. Schaal Registered Number: 39018</td><td>William W. Schaal</td><td>Attorney</td></tr></tbody></table>			Submitted by:	Elec. Sign.	Sign. Capacity	William W. Schaal Registered Number: 39018	William W. Schaal	Attorney		
Submitted by:	Elec. Sign.	Sign. Capacity								
William W. Schaal Registered Number: 39018	William W. Schaal	Attorney								
<table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-ids</td><td>5776P006-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>			Documents being submitted	Files	us-ids	5776P006-usidst.xml		us-ids.dtd		us-ids.xsl
Documents being submitted	Files									
us-ids	5776P006-usidst.xml									
	us-ids.dtd									
	us-ids.xsl									
Comments										

# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
 Stylesheet Version v18.0

Title of  
 Invention

METHOD AND APPARATUS TO FACILITATE PREDICTIVE  
 PRESENTMENT OF THE VALID PAYMENT OPTIONS

Application Number: 10/624837  
 Confirmation Number: 6575  
 First Named Applicant: Don Teague  
 Attorney Docket Number: 5776P006  
 Art Unit: 3621  
 Examiner: Unknown Unknown  
 Search string: ( 20020147658 or 5313463 or 5524142 or  
 5537464 or 5544229 or 5633919 or 5655007 or  
 5740427 or 5748890 or 5845267 or 5867494 or  
 5867566 or 5898765 or 5956391 or 5963625 or  
 6023499 or 6023502 or 6055513 or 6094644 or  
 6104798 or 6137869 or 6163602 or 6195697 or  
 6208720 or 6212262 or 6233313 or 6247047 or  
 6260024 or 6272152 or 6282276 or 6289010 or  
 6295292 or 6330543 ).pn.



## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
	1	20020147658	2002-10-10	Kwan, Khai H.			
	2	5313463	1994-05-17	Gore, et al.,			
	3	5524142	1996-06-04	Lewis, et al.,			
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	26	6233313	2001-05-15	Farris, Robert D., et al.
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	31	6289010	2001-09-11	Voit,
	32	6295292	2001-09-25	Voit,
	33	6330543	2001-12-11	Kepecs,

## Remarks

Note: Remarks are not for responding to an office action.

Applicants, in accordance with their duty of disclosure under 37 CFR 1.56 and in accordance with 37 CFR 1.97(b)(3), hereby submit this Electronic Information Disclosure Statement citing U.S. Patent Documents for consideration by the Examiner. Pursuant to 37 CFR 1.97, the submission of this Electronic Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability. This Electronic Information Disclosure Statement is being filed prior to a substantive examination of the claims. Pursuant to 37 CFR 1.97(b), no fee should be required for the filing of this Electronic Information Disclosure Statement. In the event it is determined that a fee is due, please charge the fee to Deposit Account 02-2666. Applicants respectfully request that the cited documents be considered and that the form be initialed by the Examiner to indicate such consideration and a copy

thereof be returned to Applicants' attorney of record.

Signature

Examiner Name	Date